

Information to identify the case:

Debtor 1	<u>Chron E Harvin</u>	Social Security number or ITIN	xxx-xx-5762
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Selma Harvin</u>	Social Security number or ITIN	xxx-xx-1638
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-24840-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Chron E Harvin

Selma Harvin
aka Selma Vereen

7/12/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Chron E Harvin
Selma Harvin
DebtorsCase No. 13-24840-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 44

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db/jdb
cr +Chron E Harvin, Selma Harvin, 1124 Stuyvesant Avenue, Trenton, NJ 08618-3443
+Americredit Financial Services, Inc. dba GM Financ, c/o Schiller & Knapp, LLP,
950 New Loudon Road, Suite 109, Latham, NY 12110-2100
cr +FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE", Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
514057300 +Earl Noyan, MD, 1374 Whitehorse Hamilton Square Road, Suite 304, Re: SC 633-13,
Trenton, NJ 08690-3701
516124712 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047
516124713 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047, Federal National Mortgage Association,
(Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
514057305 +K Jordan, PO Box 2809, Monroe, WI 53566-8009
514141093 +K. Jordan, Creditors Bankruptcy Svc., POB 740933, Dallas, TX 75374-0933
514057306 +Lenox Socey Wilgus, Re: American Trading; DC 7370-12, 3131 Princeton Pike, 1-B,
PO Box 6448, Trenton, NJ 08648-0448
514057307 +Lincare, PO Box 9521, Re: BB1WD2LS; 481-1824, Amherst, NY 14226-9521
514057312 +Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
514169692 +Midnight Velvet, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
514057313 Mortgage Service Center, 2001 Leadenhall Rd, Mount Laurel, NJ 08054
514057316 +Quality Asset Recovery, Re: West Trenton Medical Assoc, 7 Foster Ave, Ste 101,
Gibbsboro, NJ 08026-1191
514057317 +Surgical Assoc of Mercer & Monmouth, 1374 Whitehorse Hamilton Sq. Rd., Suite 304,
Hamilton, NJ 08690-3701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2017 23:24:18 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2017 23:24:13 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
514271716 +E-mail/Text: bncmail@w-legal.com Jul 12 2017 23:24:39 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514093569 EDI: PHINAMERI.COM Jul 12 2017 23:08:00 AmeriCredit Financial Services, Inc.,
PO Box 183853, Arlington, Texas 76096
514089314 EDI: PHINAMERI.COM Jul 12 2017 23:08:00 Americredit Financial Services, Inc.,
PO Box 183853, Arlington TX 76096
514057297 +EDI: CINGMIDLAND.COM Jul 12 2017 23:08:00 AT&T Mobility, PO Box 537113,
Atlanta, GA 30353-7113
514318540 +EDI: CINGMIDLAND.COM Jul 12 2017 23:08:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
514156279 EDI: AIS.COM Jul 12 2017 23:08:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
514076784 EDI: AIS.COM Jul 12 2017 23:08:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514057299 +EDI: CAPITALONE.COM Jul 12 2017 23:08:00 Capital One, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
514057298 +EDI: CAPITALONE.COM Jul 12 2017 23:08:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
514057303 +EDI: PHINAMERI.COM Jul 12 2017 23:08:00 GM Financial, PO Box 181145,
Arlington, TX 76096-1145
514057304 +EDI: HFC.COM Jul 12 2017 23:08:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
514057301 EDI: JEFFERSONCAP.COM Jul 12 2017 23:08:00 Fingerhut, 11 McLeland Road,
Saint Cloud, MN 56395
514057308 +EDI: RESURGENT.COM Jul 12 2017 23:08:00 LVNV Funding, Re: HSBC, PO Box 10497,
Greenville, SC 29603-0497
514329447 EDI: RESURGENT.COM Jul 12 2017 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
514057310 +EDI: MID8.COM Jul 12 2017 23:08:00 Midland Credit Mngmt, Re: Verizon Wireless,
PO Box 939019, San Diego, CA 92193-9019
514057309 +EDI: MID8.COM Jul 12 2017 23:08:00 Midland Credit Mngmt, Re: T Mobile, 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
514057311 +EDI: MID8.COM Jul 12 2017 23:08:00 Midland Credit Mngmt, Re: Web Bank, 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
514057314 +EDI: AGFINANCE.COM Jul 12 2017 23:08:00 One Main Financial, PO Box 183172,
Columbus, OH 43218-3172
514057315 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, Re: Capital One; HSBC,
120 Corporate Blvd, Ste 1, Norfolk, VA 23502
514301067 EDI: PRA.COM Jul 12 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,
POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Jul 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515197539 EDI: NAVIENTFKASMGUAR.COM Jul 12 2017 23:08:00 SLM TRUST 2011-1 on behalf of USAF.,
c/o Navient Solutions, Inc. on behalf of, Student Aid Funds, Inc.,
Attn : Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
514057318 EDI: AISTMBL.COM Jul 12 2017 23:08:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274
514057319 EDI: TFSR.COM Jul 12 2017 23:08:00 Toyota Financial Services, PO Box 17187,
Baltimore, MD 21297
514071914 EDI: TFSR.COM Jul 12 2017 23:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
514057320 +EDI: VERIZONEAST.COM Jul 12 2017 23:08:00 Verizon NJ, 500 Technology Drive,
Weldon Spring, MO 63304-2225
514057321 +EDI: VERIZONWIRE.COM Jul 12 2017 23:08:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +K Jordan, Creditors Bankruptcy Svc., POB 740933, Dallas, TX 75374-0933
cr* +Midnight Velvet, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
515078137* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., P O Box 183853,
Arlington, TX 76096)
514057296 ###A-1 Collection, Re: Surgical Assoc of Mercer & Monmouth, 101 Grovers Mill Rd,
Lawrenceville, NJ 08648-4706
514057302 ###First Credit Services, Re: Retro Fitness, 371 Hoes Lane, Suite 300B,
Piscataway, NJ 08854-4143
514229077 ###PHH MORTGAGE CORPORATION, 2001 BISHOP GATE BLVD, MT. LAUREL, NJ 08054-4604
TOTALS: 0, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Consumer Portfolio Services
jschwartz@mesterschwartz.com
John Zimnis on behalf of Joint Debtor Selma Harvin njbankruptcy@aol.com.
John Zimnis on behalf of Debtor Chron E Harvin njbankruptcy@aol.com.
Lynn Therese Nolan on behalf of Creditor Americredit Financial Services, Inc. dba GM
Financial LNolan@schillerknapp.com,
tshariff@schillerknapp.com; jcollen@schillerknapp.com; kcollins@schillerknapp.com
Nicholas V. Rogers on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")
nj.bkecf@fedphe.com
Robert P. Saltzman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")
dnj@pbslaw.org
Young-Lynn Lee on behalf of Creditor Americredit Financial Services, Inc. dba GM Financial
ylee@schillerknapp.com, kcollins@schillerknapp.com

TOTAL: 11